

EXHIBIT 14



Message

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FICO Decision Management Suite

Turning Insights into Tangible Solutions

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Agenda

- ▶ FICO Overview
- ▶ Chubb Successes with FICO
- ▶ FICO Decision Management Suite
- ▶ Questions & Answers

Moving from Insights to Tangible Solutions



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FICO

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FICO is the leader in **Decision Management** —
transforming business by making every decision count

We take a systematic approach to decisions...

Automate

**complex decisions
in real time**

Increase consistency

Reduce manual reviews

Increase speed to market

Improve

**decision quality
with analytics**

» Reduce fraud and
claims losses

» Optimize underwriting
and reserving

Connect

**decisions across the
enterprise**

» Manage across product
lines and business silos

» Execute coordinated
customer-level strategies

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FICO Overview

Committed to the Insurance Industry

We have provided services and technologies to companies in multiple industry sectors, including personal lines, life & health, commercial, and brokerage.



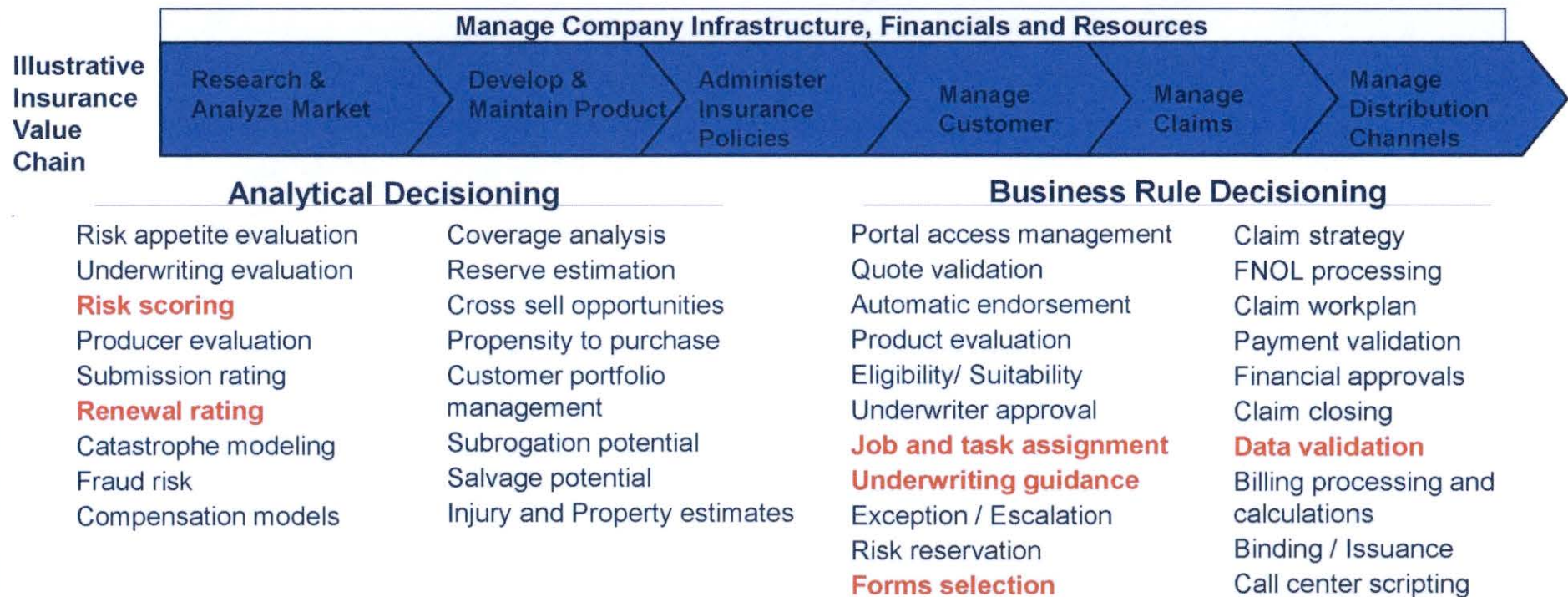
Plus over 350 other insurers worldwide, including:

Aetna
Ace
Amerigroup Corporation
Amica Mutual Insurance Co.
Atlantic Mutual Insurance
American Family Insurance
Arbella
Aviva
Co-Op Network
Farmers Insurance Group
Fireman's Fund Insurance Co.

Great American Insurance
Guardian Life Insurance
Kemper National Insurance
Liberty Mutual Insurance
Mercury Insurance
Missouri Employers Mutual
Mutual Of Enumclaw Insurance
Nationwide Mutual Insurance
New York Life
Norwich Union
OH Bureau Of Workers' Comp

Peerless Insurance Company
Prudential Insurance
Safeco
Travelers
Unitrin
Utica National
VHI
Westfield Insurance
Zurich Insurance Company

FICO Decision Management Across the Insurance Value Chain



Case Study – Portal Content Management

FICO

success story:
decision management tools

Mutual of Omaha improves flexibility,
security of portal environment

Client	Mutual of Omaha, a full-service, multi-line provider of insurance and financial products for individuals, businesses and groups throughout the United States.
Challenge	Provide a flexible yet secure means to control application authorization and dynamic content for internal and external users of its Portal resources.
Solution	FICO™ Blaze Advisor® business rules management system.
Results	<p>Provided a more controlled and secure environment for its rules maintenance administration (RMA) environment, as well as access to the Portal environment.</p> <p>Reduced the maintenance expense to manage LDAP groups and group membership.</p> <p>Supported financial objective of increased ROI through reusability of the solution.</p>



Mutual of Omaha

"We would have had to employ additional developers to support and maintain this system were it not for the ease of modification that Blaze Adviser allows. That alone is an annual savings of at least \$100,000."

— George Royce
Vice President of Enterprise
Architecture and Security,
Mutual of Omaha

Case Study - Automated Underwriting

FICO

success story:
business rules management



Kemper increases insurance applications processed while reducing underwriting risk

Client	Kemper, A Unitrin Business, is a leading provider of personal lines of property and casualty insurance with a written premium of approximately \$994 million
Challenge	Replace a cumbersome, paper-based manual underwriting processing system with a more efficient, streamlined and consistent underwriting approach for auto and home
Solution	FICO™ Blaze Advisor® business rules management system for insurance
Results	Real-time underwriting of new business, delivering a lowered combined ratio, reduced underwriting losses and improved targeting of new business

Kemper

A Unitrin Business

"Speed to market was one reason we chose FICO. We got the Unitrin Kemper Decision Support System up and running quickly, and were pleased with the positive effects."

—Patrick J. Madigan,
Asst. Vice President, Underwriting,
Kemper, A Unitrin Business

Case Study - New Business Processing

FICO

success story: business rules



Aviva aims to double business volume and improve customer service with FICO™ Blaze Advisor® system

Client	Aviva is the world's 5th largest insurance group, and the biggest in the UK, serving 50 million customers worldwide.
Challenge	Double business volume, acquire 50% more customers, keep costs flat, and improve the quality of complex customer interactions
Solution	FICO™ Blaze Advisor® business rules management system
Results	Policy enrollment time was reduced from 22 days to less than 6 minutes; approximately 70% of applications do not require manual intervention; rule maintenance by Aviva employees reduces IT costs by 20%


AVIVA

"Blaze Advisor system has transformed our business and we're delighted with it. It has delivered double-digit improvements and it is now a key component in SOA."

— Leslie Ross,
IT director, Aviva UK Health

Executive Summary - Project on a page

Profitability Indicator

Initiative

Project Overview:

Profitability Indicator tool is essentially a statistical model to assist underwriters in predicting the future behavior of our current and potential customers. It allows underwriters to make an objective decision about the potential profitability of a risk based on internal and external factors

Objectives/Benefits:

- ▶ Move more of the right business into automated renewal
- ▶ Increase retention on best accounts and more readily identify potentially less profitable accounts
- ▶ Create greater efficiency for underwriters and continued efficiency for agents, who will have fewer policies to handle and fewer questions to address
- ▶ Expand USB's and SAFE's capacity for additional policies in other lines.
- ▶ Easily update underwriting rules as business needs change

Current Phase: Completed

Implemented Models in Blaze:

- ▶ EPL
- ▶ Fiduciary
- ▶ D&O
- ▶ Crime

Current/Future Releases

2014 In-flight & Upcoming PI Releases		Target Deployment Date
1	PI Interim data load	Q1 2014
2	PI Pending Renewals for Private Commercial Model Recalibration – Phase 2 (CCR2 & CCR3)	Q4 2013 (Continue in 2014)
4	PI CRIME Defined Book Run	Q2 2014
3	PI Private Commercial Model Recalibration	Q3 2014 (Planning underway)
5	PI Interim data load	Q3 2014
6	PI Tier / JAG changes (2014)	Q4 2014
2015 Upcoming PI Releases		Target Deployment Date
7	PI Fiduciary New and Renewal Model Implementation	2015
8	NFP Model Recalibration	2015

Plus/Delta

Plus

- ▶ The defined business benefit was realized
- ▶ People understood the benefit of the project
- ▶ Excellent service performance at the run-time
- ▶ New model can be added fairly quickly (2 weeks)
- ▶ Can be leveraged across projects

Delta

- ▶ Lack of experienced Blaze resources
- ▶ Limited debugging capabilities in Blaze Advisor
- ▶ New models have to be coded manually

Technology

Development Tools

- ▶ IBM Websphere Application Developer
- ▶ Microsoft Visual Basic .NET (1.1 Framework)
- ▶ Blaze Advisor

Database

- ▶ Informix

Clients

- ▶ CSI eXPRESS Rating
- ▶ Renewal Batch
- ▶ Decision Point
- ▶ DBR



Decision Point

Initiative

Project Overview:

External facing application which provides on-line quoting capabilities to Chubb producers for small business (ex 500 or less employees, up to \$250 M revenues)

Objectives/Benefits:

- ▶ Producer can obtain real-time quotes and a bind-able quote letter
- ▶ Enhances producers' productivity and client service
- ▶ Improved underwriters' responsiveness to producers
- ▶ Allows Underwriters to concentrate on business that requires true underwriting expertise

Current Phase: Completed

Blaze Services:

- ▶ Eligibility : Validates if risk can be processed through Decision Point
- ▶ Pricing: Calculates risk's premiums
- ▶ Endorsement: Determines list of applicable endorsements and supporting fill-in data
- ▶ Normalization: Transforms data during pdf upload process

Current/Future Enhancements

STP Stream 1 - added the capability for agents to upload a completed eApplication into DecisionPoint. Eliminates double entry of information. Will accept Chubb apps, ACORD apps and certain competitor apps.

STP Future streams - Will provide the capability to automatically Rate, Book, Bind and Issue DecisionPoint submissions in CSI eXPPRESS – for true Straight-Through Processing

Plus/Delta

Plus

- ▶ The defined business benefit was realized
- ▶ Good teamwork under aggressive timeframe
- ▶ Moves business logic out of the code
- ▶ Services can be leveraged across projects
- ▶ Decision modeling allowed for clear articulation of the underwriting thought process thus resulting in improved business rules requirements
- ▶ Rule changes are implemented quickly when needed
- ▶ EPL JAG – 7 business day SLA (350+ rules)

Delta

- ▶ Lack of experienced Blaze resources in all disciplines
- ▶ Limited debugging capabilities in Blaze Advisor

Technology

Development Tools

- ▶ IBM Websphere Application Developer
- ▶ Blaze Advisor

Methodologies for Business Rules

- ▶ Decision Requirement Analysis
- ▶ Rules Harvesting and documenting





Thank You

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